

**Information to identify the case:**

Debtor 1 **Eric Joseph Kaminsky**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7749**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **17-24814-JAD**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Eric Joseph Kaminsky

2/23/21

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Eric Joseph Kaminsky  
Debtor

Case No. 17-24814-JAD  
Chapter 7

District/off: 0315-2  
Date Rcvd: Feb 23, 2021

User: culy  
Form ID: 318

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2021:**

Recip ID	Recipient Name and Address
db	#+ Eric Joseph Kaminsky, 352 Thompson Road, Chicora, PA 16025-4512
15291761	+ Allegheny Health Newtork, PO Box 645266, Pittsburgh, PA 15264-5250
14737278	+ BHS Faster Care PLLC, PO Box 1549, Suite 550, Butler, PA 16003-1549
15291762	+ Berkheimer Tax Innovations, PO Box 25152, Lehigh Valley, PA 18002-5152
14737281	+ Butler Emergency Physicians, PO Box 3478, Allentown, PA 18106-0478
15291763	+ Butler Hospital, One Hospital Way, Butler, PA 16001-4697
14737282	+ Butler Imaging & Interventional Assoc., 7 Acee Drive, Natrona Heights, PA 15065-9700
14737283	+ Butler Medical Providers, Suite 001, PO Box 1549, Butler, PA 16003-1549
14737284	+ Butler Memorial Hospital, One Hospital Way, Butler, PA 16001-4697
14737290	++ COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623 address filed with court:, Collection Service Center, PO Box 1623, Butler, PA 16003
15291764	+ Central Electric, 716 Route 368, Parker, PA 16049-5142
14737289	+ Clearview Federal Credit Union VISA, PO Box 71050, Charlotte, NC 28272-1050
14737293	+ Credit Control Group, 11821 Rock Landing Drive, Newport News, VA 23606-4225
15291765	+ Direct TV/AT&T, PO Box 105503, Atlanta, GA 30348-5503
14770272	+ FBC Mortgage, LLC, 425 Phillips Boulevard, Ewing, NJ 08618-1430
14737297	+ FBC Mortgage, LLC, 189 S. Orange Ave., Ste 970, Orlando, FL 32801-3264
14751532	+ Northwest Bank, PO Box 337, Warren PA 16365-0337
15291767	+ Regeneration, 12590 Perry Highway, Suite 700, Wexford, PA 15090-1549
15291769	+ US Accute Care Solutions, 4535 Dressler Road, Canton, OH 44718-2545
15291770	+ Washington Hospital, 155 Wilson Avenue, Washington, PA 15301-3398

TOTAL: 20

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address EDI: PENNDEPTREV	Date/Time	Recipient Name and Address
smg		Feb 24 2021 04:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 24 2021 03:20:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 24 2021 04:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 24 2021 03:20:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

District/off: 0315-2

User: culy

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Form ID: 318

Total Noticed: 37

15288506	Email/PDF: resurgentbknotifications@resurgent.com	Feb 24 2021 03:37:16	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14737277	+ EDI: CITICORP.COM	Feb 24 2021 04:33:00	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14737279	+ EDI: CITICORP.COM	Feb 24 2021 04:33:00	Brand Source, PO Box 9001006, Louisville, KY 40290-1006
14737280	+ EDI: DVTM.COM	Feb 24 2021 04:33:00	Bridgecrest, PO Box 53087, Phoenix, AZ 85072-3087
14746494	+ EDI: DVTM.COM	Feb 24 2021 04:33:00	Bridgecrest Credit Company, LLC, PO BOX 29018, PHOENIX, AZ 85038-9018
14737291	Email/Text: bankruptcy@credcontrol.com	Feb 24 2021 03:18:00	Credit Control Corp, 11821 Rock Landing Drive, Newport News, VA 23606
14755503	EDI: BL-BECKET.COM	Feb 24 2021 04:33:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14737285	+ Email/Text: bankruptcy@clearviewfcu.org	Feb 24 2021 03:21:00	Clearview Federal Credit Union, 8805 University Blvd., Coraopolis, PA 15108-4212
14737296	+ Email/Text: collect@ccsroanoke.com	Feb 24 2021 03:21:00	Creditors Collection Service, 4530 Old Cave Spring Road, Roanoke, VA 24018-3423
14933956	EDI: JEFFERSONCAP.COM	Feb 24 2021 04:33:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14737298	Email/Text: PBNCNotifications@perituservices.com	Feb 24 2021 03:19:00	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
14767085	Email/PDF: resurgentbknotifications@resurgent.com	Feb 24 2021 03:36:02	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15291766	+ Email/Text: Supportservices@receivablesperformance.com	Feb 24 2021 03:22:00	Receivables Performance, 20816 44th Avenue, West Lynnwood, WA 98036-7744
14737300	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Feb 24 2021 03:37:16	Regional Acceptance Corp., 1424 E. Fire Tower Road, Greenville, NC 27858-4105
14751149	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Feb 24 2021 03:37:16	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FBC Mortgage, LLC
cr		FBC Mortgage, LLC
15291768		Slippery Rock Medical Center, 100 Innovation Drive, Suite 101, Slippery R
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, PO Box 7999, St Cloud, MN 56302-9617
14737292	*P++	CREDIT CONTROL CORPORATION, ATTN CREDIT CONTROL CORPORATION, 11821 ROCK LANDING DR, NEWPORT NEWS VA 23606-4225, address filed with court:, Credit Control Corp, 11821 Rock Landing Drive, Newport News, VA 23606
14737286	*+	Clearview Federal Credit Union, 8805 University Blvd., Coraopolis, PA 15108-4212
14737287	*+	Clearview Federal Credit Union, 8805 University Blvd., Coraopolis, PA 15108-4212
14737288	*+	Clearview Federal Credit Union, 8805 University Blvd., Coraopolis, PA 15108-4212
14737294	*+	Credit Control Group, 11821 Rock Landing Drive, Newport News, VA 23606-4225
14737295	*+	Credit Control Group, 11821 Rock Landing Drive, Newport News, VA 23606-4225
14737299	##+	Northwest Consumer Discount, 4213 Washington Road, Canonsburg, PA 15317-2565

TOTAL: 3 Undeliverable, 7 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 25, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2021 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor FBC Mortgage LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Ann E. Swartz	on behalf of Creditor FBC Mortgage LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor FBC Mortgage LLC bnicholas@kmllawgroup.com
Charles O. Zebley, Jr.	on behalf of Trustee Charles O. Zebley Jr. COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com
Charles O. Zebley, Jr.	COZ@Zeblaw.com PA67@ecfcbis.com;Lyndie@Zeblaw.com
Jodi Hause, on Behalf of the United States Trustee by	on behalf of U.S. Trustee Office of the United States Trustee jodi.hause@usdoj.gov David.A.Berry@usdoj.GOV;Steven.W.Albright@usdoj.GOV
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Samuel M. DiFatta	on behalf of Debtor Eric Joseph Kaminsky difatta1015@comcast.net richard.gainey@comcast.net;difattasr89351@notify.bestcase.com

TOTAL: 8